

**Certificate of Notice Page 1 of 4**  
 United States Bankruptcy Court  
 Eastern District of Pennsylvania

In re:  
 Carla Watts  
 Debtor

Case No. 17-15029-jkf  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0313-2

User: dlw  
 Form ID: 309I

Page 1 of 2  
 Total Noticed: 18

Date Rcvd: Aug 29, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 31, 2017.

db +Carla Watts, 10 Haines Drive, Schwenksville, PA 19473-1664  
 13957522 +Bank of America, PO Box 660933, Dallas, TX 75266-0933  
 13957890 +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021  
 13957527 Select Portfolio Servicing, PO Box 65450, Salt Lake City, UT 84165-0450  
 13957529 +U.S. Bank, National Association, c/o Rushmore Loan Services, LLC, 15480 Laguna Canyon Rd., Suite 100, Irvine, CA 92618-2132  
 13957530 +US Department of Education, 2401 International, PO Box 7859, Madison, WI 53707-7859

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. aty E-mail/Text: Perlick@verizon.net Aug 30 2017 03:08:25 ZACHARY PERLICK, 1420 Walnut Street, Suite 718, Philadelphia, PA 19102

tr +E-mail/Text: bncnotice@phl3trustee.com Aug 30 2017 03:09:04 WILLIAM C. MILLER, Esq., Chapter 13 Trustee, 1234 Market Street, Suite 1813, Philadelphia, PA 19107-3704  
 smg E-mail/Text: bankruptcy@phila.gov Aug 30 2017 03:08:52 City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595  
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Aug 30 2017 03:08:35 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946  
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Aug 30 2017 03:08:49 U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404  
 ust +E-mail/Text: ustpregion03.ph.ecf@usdoj.gov Aug 30 2017 03:08:45 United States Trustee, Office of the U.S. Trustee, 833 Chestnut Street, Suite 500, Philadelphia, PA 19107-4405  
 13957523 E-mail/Text: bankruptcy@phila.gov Aug 30 2017 03:08:52 City of Philadelphia, Law Department, Enforcement Div., 1515 Arch Street, 15th Fl., Philadelphia, PA 19102-1508  
 13957524 +Fax: 407-737-5634 Aug 30 2017 04:04:16 Deutsche Bank National Trust Company, c/o Ocwen Loan Servicing, LC, Attn. Bankruptcy Dept., 1661 Worthington Rd., Suite 100, West Palm Beach, FL 33409-6493  
 13957525 +EDI: NAVIENTFKASMSERV.COM Aug 30 2017 03:08:00 Navient, PO Box 9655, Wilkes Barre, PA 18773-9655  
 13957526 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Aug 30 2017 03:08:35 PA Department of Revenue, Bureau of Compliance, Dept. 280946, Harrisburg, PA 17128-0946  
 13972282 EDI: AGFINANCE.COM Aug 30 2017 03:08:00 Springleaf Financial, PO Box 3251, Evansville, IN 47731  
 13957528 EDI: RMSC.COM Aug 30 2017 03:08:00 Synchrony Bank, PO Box 965004, Orlando, FL 32896-5004

TOTAL: 12

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

13972277\* ++CITY OF PHILA SCHOOL DISTRICT OF PHILA, MUNICIPAL SERVICES BUILDING, 1401 JOHN F KENNEDY BLVD 5TH FLOOR, PHILADELPHIA PA 19102-1617 (address filed with court: City of Philadelphia, Law Department, Enforcement Div., 1515 Arch Street, 15th Fl., Philadelphia, PA 19102-1508)  
 13972278\* ++CITY OF PHILA SCHOOL DISTRICT OF PHILA, MUNICIPAL SERVICES BUILDING, 1401 JOHN F KENNEDY BLVD 5TH FLOOR, PHILADELPHIA PA 19102-1617 (address filed with court: City of Philadelphia, Law Department, Enforcement Div., 1515 Arch Street, 15th Fl., Philadelphia, PA 19102-1508)  
 13972279\* +Navient, PO Box 9655, Wilkes Barre, PA 18773-9655  
 13972280\* PA Department of Revenue, Bureau of Compliance, Dept. 280946, Harrisburg, PA 17128-0946  
 13972281\* Select Portfolio Servicing, PO Box 65450, Salt Lake City, UT 84165-0450  
 13972283\* Synchrony Bank, PO Box 965004, Orlando, FL 32896-5004  
 13972284\* +U.S. Bank, National Association, c/o Rushmore Loan Services, LLC, 15480 Laguna Canyon Rd., Suite 100, Irvine, CA 92618-2132  
 13972285\* +US Department of Education, 2401 International, PO Box 7859, Madison, WI 53707-7859

TOTALS: 0, \* 8, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

District/off: 0313-2

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Page 2 of 2  
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\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Aug 31, 2017

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 28, 2017 at the address(es) listed below:

MATTEO SAMUEL WEINER on behalf of Creditor Toyota Lease Trust bkgroup@kmlawgroup.com

MATTEO SAMUEL WEINER on behalf of Creditor U.S. Bank National Association, not in its individual capacity but solely as trustee for the RMAC Trust, Series 2016-CTT bkgroup@kmlawgroup.com

United States Trustee USTPRegion03.PH.ECF@usdoj.gov

WILLIAM C. MILLER, Esq. ecfemails@ph13trustee.com, philaecf@gmail.com

ZACHARY PERLICK on behalf of Debtor Carla Watts Perlick@verizon.net, pireland1@verizon.net

TOTAL: 5

**Information to identify the case:**

Debtor 1	<b>Carla Watts</b>	Social Security number or ITIN	<b>xxx-xx-8721</b>
	First Name Middle Name Last Name	EIN	__-____
Debtor 2		Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-____
United States Bankruptcy Court	<b>Eastern District of Pennsylvania</b>	Date case filed for chapter	<b>13 7/26/17</b>
Case number:	<b>17-15029-jkf</b>		

**Official Form 309I****Notice of Chapter 13 Bankruptcy Case**

12/15

**\*\*Debtor's Photo ID & Social Security Card Must Be Presented at 341 Hearing\*\***

**For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.**

**This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.**

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at [www.pacer.gov](http://www.pacer.gov)).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

	About Debtor 1:	About Debtor 2:
<b>1. Debtor's full name</b>	Carla Watts	
<b>2. All other names used in the last 8 years</b>		
<b>3. Address</b>	10 Haines Drive Schwensville, PA 19473	
<b>4. Debtor's attorney</b> Name and address	ZACHARY PERLICK 1420 Walnut Street Suite 718 Philadelphia, PA 19102	Contact phone (215) 569-2922 Email: <a href="mailto:Perlick@verizon.net">Perlick@verizon.net</a>
<b>5. Bankruptcy trustee</b> Name and address	WILLIAM C. MILLER, Esq. Chapter 13 Trustee 1234 Market Street Suite 1813 Philadelphia, PA 19107	Contact phone 215-627-1377 Email: <a href="mailto:ecfemails@ph13trustee.com">ecfemails@ph13trustee.com</a>
<b>6. Bankruptcy clerk's office</b> Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> .	900 Market Street Suite 400 Philadelphia, PA 19107	Office Hours: <u>Philadelphia Office</u> -- <u>8:30 A.M. to 5:00 P.M.</u> <u>Reading Office</u> <u>-- 8:00 A.M. to 4:30 P.M.</u>  Contact phone (215)408-2800 Date: 8/29/17

**For more information, see page 2**

Case number 17-15029-jkf

**Location:**  
Suite 18-341, 1234 Market Street, Philadelphia,  
PA 19107

The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.

**Filing deadline: 11/24/17**

**Filing deadline: 12/24/17**

**Filing deadline: 1/22/18**

**Filing deadline:** 30 days after the *conclusion* of the meeting of creditors

The debtor has filed a plan. This plan proposes payment to the trustee of 350.00 per month for 40 months. The hearing on confirmation will be held on: **10/19/17 at 9:30 AM, Location: Courtroom #3, 900 Market Street, Philadelphia, PA 19107**

If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.

Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy or summary of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.

The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at [www.pacer.gov](http://www.pacer.gov). If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.

Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion.